

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: RONA L. THORN

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Case No. 1:13-bk-04079

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/07/2013.
- 2) The plan was confirmed on 01/16/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/17/2014, 02/20/2018, 12/12/2018.
- 5) The case was completed on 01/02/2019.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,575.00.
- 10) Amount of unsecured claims discharged without full payment: \$33,962.17.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 7,982.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 7,982.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,781.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 434.60	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,215.60
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SCHIFFMAN, SHERIDAN & BROWN, Pri	Pri	0.00	NA	NA	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	539.00	539.35	539.35	6.81	0.00
AIS PORTFOLIO SERVICE, LP	Uns	3,593.00	3,593.76	3,593.76	45.40	0.00
INTERNAL REVENUE SERVICE	Pri	800.00	776.95	776.95	776.95	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	1,538.00	1,538.15	1,538.15	19.43	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	896.12	896.12	11.32	0.00
PNC BANK	Sec	100,681.00	104,997.08	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	468.00	477.22	477.22	6.03	0.00
ALTAIR OH XIII, LLC	Uns	1,534.00	1,534.44	1,534.44	19.39	0.00
MEMBER FIRST FED. CREDIT	Sec	6,638.00	6,638.47	2,400.00	2,668.20	0.00
MEMBER FIRST FED. CREDIT	Uns	0.00	6,638.47	4,238.47	53.55	0.00
MEMBER FIRST FED. CREDIT	Uns	4,995.00	5,082.23	5,082.23	64.21	0.00
PORTFOLIO RECOVERY	Uns	438.00	434.47	434.47	5.49	0.00
PORTFOLIO RECOVERY	Uns	1,147.00	1,147.78	1,147.78	14.50	0.00
MEMBER FIRST FED. CREDIT	Sec	34,408.00	31,960.21	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,945.83	5,945.83	75.12	0.00
MARC W WITZIG, ESQUIRE	Pri	0.00	NA	NA	0.00	0.00
ROBERT E. CHERNICOFF, ESQUIRE	Lgl	0.00	NA	NA	3,781.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MEMBERS FIRST FCU	Sec	10,185.00	NA	NA	0.00	0.00
PASCDU DOMESTIC RELATIONS	Uns	416.07	NA	NA	0.00	0.00
CUMBERLAND COUNTY TAX	Pri	3,100.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	6,129.00	NA	NA	0.00	0.00
MEMBERS FIRST FCU	Uns	996.00	NA	NA	0.00	0.00
MERRICK BANK	Uns	1,231.00	NA	NA	0.00	0.00
MMIDLAND FUNDING LLC	Uns	3,937.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Uns	385.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 2,400.00	\$ 2,668.20	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 2,400.00	\$ 2,668.20	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 776.95	\$ 776.95	\$ 0.00
TOTAL PRIORITY:	\$ 776.95	\$ 776.95	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 25,427.82	\$ 321.25	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,215.60	
Disbursements to Creditors	\$ 3,766.40	
TOTAL DISBURSEMENTS:		\$ 7,982.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/08/2019

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.